Households Below Average Income (HBAI)

Stat-Xplore Database Guide

The Households Below Average Income (HBAI) Stat-Xplore Database provides information on living standards based on net, weekly household income measures for a financial year.
Information is available for Great Britain from Financial Year 1994 to 1995 (referred to as Financial Year Ending 1995 (FYE 1995)) to FYE 2002 and for United Kingdom from FYE 2003 to FYE 2020 at:
 An individual level A family level (benefit unit level) A household level.
Data is taken from the Family Resources Survey (FRS), whose focus is capturin information on incomes, as well as a lot of contextual information on household and individual's circumstances. Information on the FRS methodology is available in the FRS Background and Methodology Note on the <u>FRS homepage</u> .
Information is now available at a region, country and UK level and also by ethnicity. While Stat-Xplore displays results for single years, please ensure that HBAI estimates for region, country and ethnicity estimates are calculated using three-year averages - see '15. Worked Example 2: Low Income by Country/Region' below for guidance on how to correctly calculate estimates. Please note that particular care is needed in calculating three-year averages for percentages.
Please email the HBAI team with comments and suggestions.
The contents of this guide are:
 What is Stat-Xplore? Benefits of Using the HBAI Stat-Xplore Database Constraints of Using the HBAI Stat-Xplore Database HBAI Income Definition HBAI Estimates Rounding Rules and Disclosure Breakdowns Available Current Exclusions (available in published tables) Known Issues and Changes to HBAI Data Back-Series Changes Important Footnotes How the Database Works Ready-Made Tables User-Defined Analysis:
a. Removing Financial Year Total
b. Financial Year as a Row
c. Creating a Time-Series

d. Selecting Specific Financial Years
e. Removing the Latest Financial Year
f. Creating, Editing and Exporting a Numbers table
g. Converting a Numbers table to Percentages Table
h. Adding a Derivation
i. Creating Income Ranges
13. Further Top Tips 14. Worked Example 1: In-Work Low Income 15. Worked Example 2: Low Income by Country/Region
Please add "Source: HBAI Stat-Xplore" to any analysis shared or published.
1. What is Stat-Xplore?
<u>Stat-Xplore</u> is a free tabulation tool available at gov.uk. Users can access DWP data via databases to create their own analysis.
HBAI estimates and underlying data is also available via:
 <u>HBAI homepage</u>: Main report, along with an extensive suite of tables of HBAI estimates and the HBAI Quality and Methodological Report detailing issues related to HBAI data and includes information on Other Relevant Statistics in Annex 2. <u>UK Data Service</u>: End user licence access to the HBAI back-series individual and family (benefit unit level) datasets, resamples datasets and extensive user documentation (note that income variables are rounded to nearest whole £1 and very large households and some variables are removed unless using safe room access).
2. Benefits of Using the HBAI Stat-Xplore
Database
 Free and accessible to all with user guidance and virtual tour. New user-defined analysis of HBAI data with a user-friendly Application Programming Interface (API) and quick export of tables/graphs to Excel/PDF. Data is unrounded so users can produce more accurate analysis (final
estimates must be rounded as described below).
3. Constraints of Using the HBAI Stat-
Xplore Database
 Confidence intervals around estimates and the Gini co-efficients cannot be produced in Stat-Xplore.

 Analysis based on three-year av estimates based on ethnicity, co calculated manually by the user Low Income by Country/Region' map feature is also not available Decile and quintile median and r Xplore differs to the HBAI metho estimates – see 'Known Issues' Careful selection of row and colu correct estimates are produced - and '13. Further Top Tips' section HBAI income is presented as net, weekl income Before/After Housing Costs in la The following table provides specific def 	erages is not currently possible so HBAI untry and region variables must be - see section '15. Worked Example 2: below for more support. As a result, the mean income amounts created in Stat- dology and calculation of published below for more information. umn categories are necessary to ensure - please see '12. User-defined Analysis' ons below. Ition y, equivalised, SPI-adjusted household test prices or in year prices. initions of the HBAI income measure: ion
Definition	Explanation
Net	After deductions have been removed for: income tax payments and National Insurance contributions; domestic rates/council tax; contributions to occupational pension schemes; all maintenance payments; student loan repayments; parental contributions to students living away from home.
Weekly	All income is on a weekly-basis (any lump sums are converted to a weekly amount).
Equivalised	An adjustment is made to income to make it comparable across households of different size and composition. A couple with no children is the reference point.
SPI-adjusted	An adjustment is made to sample cases at the top of the income distribution to correct for under- reporting of earnings and volatility in the highest incomes captured in the survey.
Household	One person living alone or a group of people (not necessarily related) living at the same address who share cooking facilities and share a living room or sitting room or dining area and can consist of one or more families.
Income	From all sources from all household members (including children's): usual net earnings from employment; profit

	or loss from self-employment (losses are treated as negative income); state support - all benefits and tax credits, including state pension; income from occupational and private pensions; investment income; maintenance payments, if a person receives them directly; income from educational grants and scholarships; the cash
Before/After Housing Costs (BHC/AHC)	kind, including free school meals. Before Housing Costs (BHC) indicates the following housing costs have not been deducted from income, however After Housing Costs (AHC) indicates the following housing costs have been deducted from income: rent (gross of housing benefit); water rates; community water charges and council water charges; mortgage interest payments; structural insurance premiums
In latest prices	Indicates variants of the Consumer Price Index (CPI) are used to adjust income for inflation to the 'latest' publication year prices to be able to compare how incomes are changing over time in real terms.
In year prices	Income has not been adjusted for inflation so are in 'nominal' terms.

Note: Negative incomes BHC are reset to zero.

Further information can be found in the HBAI Quality and Methodology Information Report HBAI Quality and Methodology Information Report on the <u>HBAI homepage</u> or clicking on the "i" icon for a measure or breakdown in the database.

5. HBAI Estimates Rounding Rules and Disclosure

Please note that estimates derived in this database are unrounded and based on survey data.

Once the user has produced HBAI estimates using unrounded outputs:

- Percentages must be rounded to the nearest whole per cent.
- Numbers must be rounded to the nearest 0.1 million (or 100,000 individuals).
- Amounts must be rounded to the nearest £1 (weekly) and £100 (annual).

These rounding conventions have been set to reflect that HBAI estimates are based on the Family Resources Survey (FRS) and not actual records of individuals in the UK. Where tabulations result in a number of rows or columns

Gender of the Individual
 vvorking-age adult aged 65 or over Pensioner aged under 65 Pensioner aged 65 or over
 Child aged under 16 Child aged 16 to 19 Working-age adult aged under 65 Working age adult aged 65 or over
Pensioner Type of Individual by Age Category:
 Type of Individual: Child Working-age adult
Financial Year (FYE 1995 to latest year)
HBAI Stat-Xplore allows users to create their own analysis of these breakdowns:
6. Breakdowns Available
Users are able to find extensive guidance and produce confidence intervals on their own analysis by accessing the HBAI data and HBAI resample datasets available at the UK Data Service.
Information on each of the categories or measures can be found by double- clicking on the 'i' icon next to it.
When comparing year-on-year changes, users are advised to refer to the suite of tables providing confidence intervals around the key HBAI estimates (uncertainty ods tables) on the <u>HBAI homepage</u> . These confidence intervals present how estimates might have varied if a different FRS sample had been created and to help the user to understand where some differences seen in the estimates do represent a true change (and not a result of variation from sampling different people in the UK over time). A new methodology to measure uncertainty around key HBAI estimates was implemented from the FYE 2016 HBAI publication onwards. Further information can be found in the Statistical Notice published in February 2017 and in the 'Using and Interpreting HBAI Results' section of the HBAI Quality and Methodology Information Report on the <u>HBAI homepage</u> .
with zero numbers or percentages when rounded, we recommend combining groups.

Net Mea Cos	FYE 2011 Absolute Median Household Income asures Before Housing Costs (BHC) and After Housing ats (AHC):
	Median: In latest prices (weekly, equivalised, SPI-adjusted in CPI-adjusted real terms). In year prices (weekly, equivalised, SPI-adjusted in nominal terms)
Note Xplo medi is to incor lates 2011	Coptions to calculate means and ranges are included as standard Stat- re measures but the median measure is recommended as it is the same an amount for all individuals in a certain year. The purpose of this measure present a time-series of how net FYE 2011 absolute median household me BHC and AHC has changed over time in year prices, whilst the value for t year will be fixed across all individuals for all years as it is the net FYE absolute median income in the latest survey year prices.
Net (BH	Household Income Measures Before Housing Costs IC) and After Housing Costs (AHC):
	Moon
•	 In latest prices (weekly, equivalised, SPI-adjusted in CPI-adjusted)
	real terms).
	 In year prices (weekly, equivalised, SPI-adjusted in nominal terms)
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	real terms).
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Net	Household Housing Costs Measures:
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	 In latest prices (weekly, equivalised, SPI-adjusted in CPI-adjusted real terms).
	 In year prices (weekly, equivalised, SPI-adjusted in nominal terms)
•	In latest prices (weakly, equivalised, SPI adjusted in CPI adjusted
	real terms).
	 In year prices (weekly, equivalised, SPI-adjusted in nominal terms)
•	Ranges:
	 In latest prices (weekly, equivalised, SPI-adjusted in CPI-adjusted real terms).

 In year prices (weekly, equivalised, SPI-adjusted in nominal terms)
Net Household Income Thresholds - Before Housing Costs (BHC) and After Housing Costs (AHC):
 Below/at or above 50% of Median Net Household Income in Latest Prices Below/at or above 60% of Median Net Household Income in Latest Prices Below/at or above 70% of Median Net Household Income in Latest Prices Below/at or above 50% of FYE 2011 Absolute Median Net Household Income in Latest Prices
 Below/at or above 60% of FYE 2011 Absolute Median Net Household Income in Latest Prices Below/at or above 70% of FYE 2011 Absolute Median Net Household Income in Latest Prices
Net Household Income Groups of the Household:
 Quintile of Net Household Income - Before Housing Costs (BHC) and After Housing Costs (AHC) Decile of Net Household Income - Before Housing Costs (BHC) and After Housing Costs (AHC)
Combined Low Income and Child Material Deprivation:
 Combined Low Income and Child Material Deprivation - below 70% of Median Net Household Income Before Housing Costs (BHC) and in Child Material Deprivation Combined Severe Low Income and Child Material Deprivation - below 50% of Median Net Household Income Before Housing Costs (BHC) and in Child Material Deprivation
Pensioners aged 65 or over in Pensioner Material Deprivation
Benefits received by the Family:
 Attendance Allowance (AA) Carer's Allowance (CA) Child Tax Credits (CTC) Disability Benefits: Disability Living Allowance Self-Care, Disability Living Allowance Mobility, War Disablement Pension/Armed Forces Compensation Scheme, Attendance Allowance, Industrial Injuries Disablement Benefit, Personal Independence Payment - Daily Living, Personal Independence Payment - Mobility Disability Living Allowance: self-care and mobility (DLA)
 Employment Support Allowance (ESA) Housing Benefit (HB) Incapacity Benefit (IB)
 Income Support (IS) Jobseeker's Allowance (JSA) Pension Credit (PC)
Personal Independence Payment: self-care and mobility (PIP)

	 Universal Credit (UC) Universal Credit or Equivalent: Income-based Jobseeker's Allowance, Income-related Employment Support Allowance, Income Support, Housing Benefit, Child Tax Credits, Working Tax Credits. Working Tax Credits (WTC) For Children: DLA, PIP, JSA, ESA, IB, CTC, WTC, IS, HB, UC, UC or Equivalent For Working-age adults: DLA, PIP, JSA, ESA, CA, IB, CTC, WTC, IS, HB, UC, UC or Equivalent For Pensioners: DLA, PIP, AA, PC, HB For All Individuals: DLA, PIP, JSA, ESA, AA, CA, IB, CTC, WTC, IS, PC, HB, UC, UC or Equivalent
U	niversal Credit Applicable Family
O F	Occupational and/or Personal Pensions received by the family:
	 By Number of Adults in the Family By Number of Adults in the Family and Marital Status Overall
С	ountry/Region of the Household in the United Kingdom:
	CountryRegion
E	thnicity of the Head of Household:
	 Harmonised Ethnic Group (high level) Harmonised Ethnic Group Asian Group
D)isability:
	Within the FamilyMix Within the FamilyDisabled Children in the Family
E	conomic Status:
	Of Adults in the FamilyOf the Child's Family and Family TypeOf the Household
C	Other characteristics:
	 Family Type Marital Status and Types of Couple of Adults in the Family Savings and Investments in the Family Number of Children in the Family Age of Youngest Child in the Family

• Tenure Type of the Household

Click on the 'i' icon for descriptions and any data issues for a breakdown.

Variations of these breakdowns are also possible using the 'Add Derivation' feature - see section 12 below.

7. Current Database Exclusions (available in published tables)

The following breakdowns have not been included in this version:

- Educational Attainment
- Direct Payment Accounts
- Bills in Arrears
- Material Deprivation Questions
- Disability Time-Series: Illustrative measures of living standards, excluding Disability Living Allowance, Personal Independence Payment and Attendance Allowance from income.

Gini co-efficients for income inequality analysis are also not possible in Stat-Xplore.

8. Known Issues and Changes to HBAI Data Back-Series Changes

The following known issues exist for HBAI Stat-Xplore:

Three-Year Average Estimates for Region, Country and Ethnicity:

Please note that Stat-Xplore cannot calculate three-year average estimates. However final HBAI estimates for region, country and ethnicity must be presented as three-year averages. Please refer to the '15. Worked Example 2: Low Income by Country/Region' below on how to calculate three-year averages from the Stat-Xplore table single year outputs, the information page for the breakdown or look at the footnote for any number tables.

Median incomes for Decile and Quintile groups:

In Stat-Xplore, these estimates are calculated from the incomes of individuals in the specific group. In published HBAI tables, median incomes for deciles and quintiles are taken from percentile income values for the whole population. As the calculations are based on very slightly different methods, there can sometimes be marginal differences seen for some income values when comparing Stat-Xplore outputs against published tables.

HBAI Data Back-Series Changes:

• For the FYE 2020 statistics a minor methodological revision has been made to capture all income from child maintenance. This results in more

 some household incomes and rates for families with children has been revised so that com across the full time series. Th FYE 2019 in this year's public different to the equivalent figu HBAI Quality and Methodolog homepage for more informatic The level of savings and invest households, is estimated usin 2020, than in previous years. division of families (benefit un categories of (i) those with no £1500 in savings. The new m current accounts and basic ba are closer to those of other m found in the FRS Background homepage. As advised in a Statistical Nota a methodological change to u inflation from the FYE 2015 p HBAI publication, variants of I Therefore, all tables created h will not be consistent with put. The tables use grossing facto should be exercised when ma and tables prior to FYE 2013. 	As being included, in turn slightly increasing is o tending to slightly reduce low income . The full back series (back to FYE 1995) parisons over time are on a consistent basis is also means that figures for FYE 1995 to ation (FYE 2020 statistics) may be slightly res in previous publications. Please refer to y Information Report on the <u>HBAI</u> on. stments, for both families (benefit units) and g a slightly different methodology in FYE This change has caused a large shift in the its) and households between the two savings at all to (ii) those with less than ethod more accurately estimates savings in ank accounts resulting in estimates which ajor surveys. Further information can be and Methodology Note on the <u>FRS</u> tice published in May 2016, HBAI has made se variants of CPI when adjusting for ublication onwards. Prior to the FYE 2015 RPI were used to adjust for inflation. here will use CPI-adjusted inflation and so dished tables prior to FYE 2015. rs based on 2011 Census data, so caution iking comparisons with published reports ECS
Table 9. Important Foothou	es for HBAI Stat-Apiore
Symbol	Description
Symbol	Description
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Symbol	DescriptionFigures are for Great Britain up toFYE 2002, and for the UnitedKingdom from FYE 2003. The
Symbol	DescriptionFigures are for Great Britain up toFYE 2002, and for the UnitedKingdom from FYE 2003. Thereference period is single financial
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Symbol	DescriptionFigures are for Great Britain up toFYE 2002, and for the UnitedKingdom from FYE 2003. Thereference period is single financialyears. Source: Family ResourcesSurvey (FRS), Department for Work
Symbol	DescriptionFigures are for Great Britain up to FYE 2002, and for the United Kingdom from FYE 2003. The reference period is single financial years. Source: Family Resources Survey (FRS), Department for Work and Pensions.
Symbol	DescriptionFigures are for Great Britain up to FYE 2002, and for the United Kingdom from FYE 2003. The reference period is single financial years. Source: Family Resources Survey (FRS), Department for Work and Pensions.Figures derived are unrounded.
Symbol	DescriptionFigures are for Great Britain up to FYE 2002, and for the United Kingdom from FYE 2003. The reference period is single financial years. Source: Family Resources Survey (FRS), Department for Work and Pensions.Figures derived are unrounded. Before use of these figures, users
Symbol	DescriptionFigures are for Great Britain up to FYE 2002, and for the United Kingdom from FYE 2003. The reference period is single financial years. Source: Family Resources Survey (FRS), Department for Work and Pensions.Figures derived are unrounded. Before use of these figures, users must use the following rounding
Symbol	DescriptionFigures are for Great Britain up to FYE 2002, and for the United Kingdom from FYE 2003. The reference period is single financial

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cent. b) Numbers must be rounded to

the nearest 0.1 million (or 100,000 individuals). c) Amounts must be rounded to the nearest £1 (weekly) and nearest £100 (annual). These rounding conventions have been set to reflect that HBAI estimates are

	based on survey data and not actual records of individuals in the UK.
	Small changes in estimates from year
	to year, particularly at the bottom of
	the income distribution may not be
1.11	significant in view of data
	upportainting Plagas refer to the
	Important Lloor Cuidanas on the
	Important User Guidance on the
	Home page of the HBAI database
	The tables use grossing factors based
	on 2011 Census data, so caution
IV	should be exercised when making
	comparisons with published reports
	and tables prior to FYE 2013.
N	"" indicates data not being available
v	in that year.
	Click to view information about the
	category and any data issues.
	All tables created here apply CPI-
	adjusted inflation and so will not be
срі	consistent with published reports and
	tables prior to EVE 2015
	lables phot to FTE 2015.
	In Stat-Aplore, median incomes for
	decile and quintile groups are
	calculated from the incomes of
	individuals in the specific group. In
	published HBAI tables, median
	incomes for deciles and quintiles are
da	taken from percentile income values
dq	for the whole population. As the
	calculations are based on very slightly
	different methods, there can
	sometimes be marginal differences
	seen for some income values when
	comparing Stat-Xplore outputs
	against published tables
<u> </u>	Estimates based on country region or
	ethnicity must be calculated as three
	year averages. Output at least tillee
	numbers these can be sufficient for
	numbers - mese can be outputted for
0	all years in one table, for percentages
зуа	- please output one year at a time in a
	table (as outputting several years may
	result in incorrect percentage
	groupings). Please see the
	information page or calculate a three-
	year average as follows: (yr1 estimate
	+ yr2 estimate + yr3 estimate)/3.
	For the FYE 2020 statistics a minor
	methodological revision has been
	made to capture all income from child
	maintenance. This results in more
l r	income from child maintenance being
	included in turn slightly increasing
	some household incomes and so
	tending to slightly reduce low income
	toriging to bightly reduce low income

	rates for families with children. The full back series (back to FYE 1995) has been revised so that comparisons over time are on a consistent basis across the full time series. This also means that figures for FYE 1995 to FYE 2018 in this year's publication (FYE 2020 statistics) may be slightly different to the equivalent figures in previous publications. Please refer to HBAI Quality & Methodology Information Report for more information.
S	The level of savings and investments, for both families (benefit units) and households, is estimated using a slightly different methodology in FYE 2020, than in previous years. This change has caused a large shift in the division of families (benefit units) and households between the two categories of (i) those with no savings at all to (ii) those with less than £1500 in savings. The new method more accurately estimates savings in current accounts and basic bank accounts resulting in estimates which are closer to those of other major surveys. Further information can be found in the FRS Background and Methodology note.
eth	Please note the 'Mixed or Multiple Ethnic Groups' and 'Any other Asian background' categories are only available from FYE 2003 onwards.

Note that footnotes are not displayed on percentages tables in HBAI Stat-Xplore.

10. How the Database Works

Log in

Please take the tour to learn about how to use a Stat-Xplore database.

Click on the three dots on the top right-hand corner of the page (see blue arrow in the image below) and select to find the 'Tour' again if you have visited the website before.

Further really useful guidance can be found by selecting the '?' icon (see green arrow in the image below).



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median net hou	sehold income BHC l	by Type of I	ndividual, J	All Years	;
 Table 4: Net He 	ousehold Income Three	eshold: 60%	of FYE 20	011 abso	lute
median net hou	sehold income AHC l	by Type of I	ndividual, J	All Years	;
Table 5: Childre	en in Combined Low I	ncome and	Child Mate	erial	
Deprivation, All	Years				
 Table 6: Demo 	nstration Table Net He	ousehold Ind	come Thre	eshold: 60	0% (
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b. Financial Year as a Row	
'Einancial Vear' EVE 2020 is a mandatory field and it will always be displayed as	
a column by default.	
To have 'Financial Year' as a row:	
 Drag 'Financial Year' FYE 2020 in the table on the right over the 'third square down' (see blue arrow in image below). 	









f. Creating, Editing and Exporting a Numbers Table	
Once the 'Financial Year(s)' row or column selection is complete, the user ca select breakdowns as columns or rows and click on 'Retrieve Data' to get the outputs (see the blue arrow in the image below).	an Ə
Numbers are presented by default in the HBAI Stat-Xplore Database.	
Note that:	
 Any relevant footnotes to the breakdowns selected will also be displat (see the red arrow in the image below). To remove a breakdown, drag it to the 'Remove Item' icon above the table (see the green arrow in the image below). To clear the table, click on the 'Clear Table' icon above the table (see orange arrow in the image below). To output to Excel, click on the 'Go' icon at the very top right corner or screen (see the purple arrow in the image below). 	ayed e the of the
Figure 11 - Creating Editing and Exporting a Numbers	
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Please add "Source: HBAI Stat-Xplore" to any analysis shared or published.	
g. Converting a Numbers Table to Percentages Table	
To convert a numbers table to a percentages table:	
 Select the 'Table Options' icon above the table (see the blue arrow ir image below). 	າ the
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 Click on 'Retrieve Data' and the table provides 'median income' and the '60% threshold of median income' measures in FYE 2020:
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For further information see Data Confidentiality. You can customise the table by expanding the panel to the left or clicking here.
Annotation Descriptions Symbol presentation
terestigation Figures are for Great Britain up to 2001/02, and for the United Kingdom from 2002/03. The reference period is single financial years. Source: Family Resources Survey (FRS), Department for Work and Pensions. Figures derive are unrounded, Before use of these fouries, users must use the following nounding conventions: a) Percentages must be rounded to the nearest whole per cent. B) Numbers must be rounded to the nearest nearest 0. I million
II (or 10000 individuals) () Amounts must be rounded to the nearest £1 (weekly) and nearest £100 (annual). These rounding conventions have been set to reflect that HBA estimates are based on survey data and not actual records of individuals in the UK. III Small changes in estimates from year to year, particularly at the bottom of the income distribution, may not be significant in view of data uncertainties. Please refler to the Important User Guidance on the HBA database
The tables use grossing factors based on 2011 Census data, so caution should be exercised when making comparisons with published reports and tables prior to 2012/13. "" indicates data not being available in that year.
I Click to view information about the category and any data issues.
This table can be produced for all years and for other thresholds too.
i. Creating Income Bands
The user can create income bands using the 'Range' feature for any of the measures.
For example, to create a table presenting 'Income Bands for Net Household Income Before Housing Costs in latest prices':
 Click on 'Measures' on the left-hand side of the database (see the blue arrow in the image below). Select the 'Range' option from the 'Net Household Income (BHC) in latest prices (weekly, equivalised, SPI-adjusted in CPI-adjusted real terms)' measure (see the green arrow in the image below). In the pop-up box, create a name and choose the minimum and maximum income amounts and the increment - for this example, the name is 'Income Bands BHC' (as there is a length limit) and the range selected is from £0 to £1000 per week, in increments of £10 per week (see the orange arrow in the image below).



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Figur	21 - Range War	nings
Range of	let Household Income (BHC) in la	ttest prices (weekly, equivalised, SPI-adjusted in CPI-adjusted real ter
Name	1 410	
Income Ba	Ids AHC	
Custom	anges	
From) <	
То	2000	
Increment	25	
As well the 1. The in 2. There 3. Any nu	following constraints apply: 'ement cannot be bigger than the diff an be at most 1,000 ranges. nber must have an absolute value les	erence between min and max. ss than 10 ¹²⁰ .
		Cancer Next
Below i	a series of further top	tips when using Stat-Xplore:
Stat->	plore vs. Publish	ned Tables
•	- Check whether the brea	akdown you require is currently available in the
	Published Tables alread	dy.
•	ake care when trying t quality assure the Stat- Not all published table t Current Exclusions (ava	O replicate published tables and use them to Xplore outputs before creating further analysis. preakdowns are available in Stat-Xplore – see ' ailable in published tables)' above.
Build	ng a Table	
The Re	dy-Made Tables allow	instant export and analysis for:
•	Table 1: Net Housebold	Income Threshold [.] 60% of median net house
·	ncome BHC by Type o	f Individual, All Years
•	Table 2: Net Household	I Income Threshold: 60% of median net house
	ncome AHC by Type o	f Individual, All Years
•	able 3: Net Household	I Income Threshold: 60% OF FYE 2011 absolute
•	Table 4: Net Household	I Income Threshold: 60% of FYE 2011 absolute
	nedian net household i	ncome AHC by Type of Individual, All Years
٠	able 5: Children in Co	mbined Low Income and Child Material
	Deprivation, All Years	

 Table media Family 	6: Demons an net hous y	stration Table ehold incom	e Net House e BHC by Eo	hold Income 1 conomic Statu	Threshold: 60% of is of Adults in the
and can provi estimates.	de a good	foundation fo	or further and	alysis of these	headline HBAI
When produc	ing new tak	oles:			
 It is get time-s Build Select tabula 	enerally rec series outpu a table in th t 'Types of ations for ea	commended uts go across ne following Individual' as ach type in o	to have 'Fina s the table. order: 1. Filte s a 'wafer' to ne output.	ancial Year' as er, 2. Wafer, 3 produce the s	s a column so that 6. Column, 4. Row. same cross-
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Analysis	Filter	Wafer	Row	Column	Numbers to Percentages
Compositi on for 60% of median income BHC by Type of Individual in latest prices by age-band, FYE 2020	60% of median income (BHC)		Age-band of the Individual	Financial Year FYE 2020	Table Options then Percentages then Column
Risk for 60% of median income		Type of Individual	60% of median income (BHC) in	Financial Year (select all years)	Table Options then Percentages then Row

BHC by Type of	latest prices	
Individual, All Years		
14. Worked Ex	ample 1: In-Wo	rk Low Income
14.1. Select 'Worki	ng-Age Adults':	
 Click on 'Type of I Tick 'Working-Age Select 'Filter'. 	ndividual'. S'.	
14.2. Select the '60	% of median income	BHC threshold':
 Select 'Net House the blue arrow in t Select '60 per cen prices' (see the bl Drag and select '0 threshold' and clic Click on the three 	hold Income Threshold – Be the image below). It of median net household in ue arrow in the image below) Column' or tick both 'Below th k on 'Column' dots next to 'Financial Year'	fore Housing Costs' (see come (BHC) in latest reshold' and 'At or above and untick total.
Figure 22 - Worked	I Example 1 Set-Up	
Stat-Xplore Home Table View Graph View Mar	View*	Search Q 🧿 🗄
Dataset: Households.Below.Average.Income () Fields Tables Add to: Row V Column V Water V Filter Remove	Ketrieve Data Clear Table Save Table Print Table Table Options Image: Clear Table Image: Clear Table Image: Clear Table Image: Clear Table Table Options	xxcet 2007 (xisx)(max 16.384 columns x 65.000 rows and < 100.000 cells)
Colloper All Un-lick All 4 items selected.	Financial Year and 60 per cent of median net household income Filters: Ying of Individual (): Working-Age Default Summation (): Weighted Sum of Income Distribution - Whole Populat	(BHC) in latest prices by Type of Individual
□ Chid □ Chid □ Chid □ V Working Age □ Pensioner □ Type of Individual to Age Category 1 (1) (2)	Waters: Cell count: 6 (<u>6 x 1 x 1</u>) lotal, 3 (<u>3 x 1 x 1</u>) displayed. Financial Year ():	2019-20
 ▷ □ Age cance or the individual ⊕ (10) ≥ ▷ □ Gender or the individual ⊕ (2) ≥ ▷ □ Destability Status of the individual ⊕ (2) ≥ ▷ □ Destability Status of the individual ⊕ (10) ≥ ▷ □ Note Household Income Threshold Before Household snorme (BHC) in latest prices ⊕ 	60 per cent of median net household income (BHC) in latest prices 🌓 :	Not in low income (at or above In low income (below threshold) Total
■ 60 per cent of median net household micome (BHC) in latest price □ ✓ Not in low income (at or above threshold) □ ✓ Not in low income (blow threshold) □ ✓ 0 per cent of median net household income (BHC) in latest prices ④ □ 10 per cent of median household income (BHC) in latest prices ④	Column Column	
30 per cent of 2011 the abouter median her household income (BHC 5	in in t in t ∨	
	Feedback/Enquiry Need Help? Terms and Conditions Phi	acy Anebagilyublic/Accessibility_Statement.html Stati:Xiptore - Powered by SuperSTAR
14.3. Select 'Adults	s in Work':	
 Select 'Economic Select 'One or mo 'Bow' (see the blue) 	Status of Adults in the Family ore working', tick each of the	/'. categories and click on





Stat-Xplore Home Table View Graph View Map View Dataset: Households Below Average Income II, III, I, UV, V (1)	Dow	nioad Table: Excel 2007 (.xisx)(max 16,384 columns x 65,000 rows and < 100	,000 cells)
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Add to: Row Column Wafer Filter Remove Collapse All Un-tick All 1 items selected.	Economic Status of Adults in the Family Zero Supp	ression per cent of	median net household income (BHC)	in lates
Ethnicity of the Head of the Household:	Fitters:	ies		
Harmonised Ethnic Group of the Head of the Household (please calculate Asian Ethnicity Group of the Head of the Household (please calculate three	X Type of Individual Column S Default Summation S Distribution S Distribution	tandard Error Whole Population		
Usability in the Family: Disabled Children in the Family (1) (3) (2) Disability within the Family (1) (3) (3)	Wafers: Total Cell count: 36 (6 x 6 x 1) total 18 (3 x 6 x 1) diversioned			
Control C	Einsmit	al Year 🌓 :	2019-20	
Economic Status of Adults in the Family (3) (3) (5) (5)	60 per cent of median net household income (BHC) in latest	prices () : Not in low inco	me (at or above In low income (below ihold) threshold	т
 	$\leq\leq$ Economic Status of Adults in the Family $rac{1}{4}$	i di	• • •	
Economic Status of a Child's Family and Family Type () (4) Economic Status of the Household () (4)	One or more full-time self-employed		82.69% 17.3 96.30% 9.7	1% 100
Family Type () () Arital Status of Adults and Type of Couple in the Family () (2)	Couple with one full-time work and one part-time work		93.53% 6.4	7% 100
Journey and investments of Adults in the Parnity () (8) () Number of Children in the Family () (4) () Source of the Yourney () (4) ()	Couple with one full-time work and one not working	rk	78.21% 21.7	9% 100
Prove Type of the Household () (4) 2	Total		89.02% 10.9	8% 100
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Note that both thresholds (be calculate risk percentages.	elow and at/above) ar	e needed	for Stat-Xplore	to
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Scotland Northern Ir	aland			1,041,639	977,205	1,091,777	1,012,349	983,394	1,040,313	1,027,
Total	energe			10,369,609	9,945,677	10,774,236	10,856,841	10,796,822	10,683,226	10,329,
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• Use the formula Year 1 to Year 3 estimate = (Year 1 estimate + Year 2 estimate + Year 3 estimate)/3.

Figure 30 - Worked Example 2 Calculating a Three-Year Average for Numbers

3		~ ~)	* =(C/	+D/+E/)/3	1			
24	A	В	С	D	E	F	G	н
1	Financial Year		1994-95 (cpi, r)	1995-96 (cpi, r)	1996-97 (cpi, r)	1997-98 (cpi, r)	1998-99 (cpi, r)	1999-00 (cpi, r)
2	Numbers	Country in the					100.00	
3	in low income	England	8685163	8316919	9081693	9143164	9182131	9031335
4	(below 60% BHC)	Wales	642807	651553	600766	701328	631297	611574
5		Scotland	1041639	977205	1091777	1012349	983394	1040313
6		Northern						
7		Total	10369609	9945677	10774236	10856841	10796822	10683226
8						A		
9	Three-Year Average				94/95- 96/97	95/96-	96/97- 98/99	97/98- 99/00
10	Numbers	Country in the						
11	in low income	England			8694591.7	8847258.7	9135663	9118878
12	(below 60% BHC)	₩ales			631708.67	651215.67	644463.7	648066.333
13		Scotland			1036873.7	1027110.3	1029173	1012018.67
14		Northern						
15		Total			=(C7+D7+E	10525585	10809300	10778963
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For the rest of the times-series, calculate a three-year rolling average i.e. FYE 1995 to FYE 1997, FYE 1996 to FYE 1998, FYE 1997 to FYE 1999 and so on.

15.4. Calculate three year averages for percentages

It is strongly recommended that a numbers table is outputted and percentages calculated by the user in Excel before calculating three-year average percentage estimates.

Alternatively, the user will need to output a percentage table separately for each year.

To calculate three-year averages for percentages:

- Create a percentages table below the numbers table.
- Calculate the percentage for each cell.



For the rest of the times-series, calculate a three-year rolling average i.e. FYE 1995 to FYE 1997, FYE 1996 to FYE 1998, FYE 1997 to FYE 1999 and so on.
Please add "Source: HBAI Stat-Xplore" to any analysis shared or published.
Please email the HBAI team with comments and suggestions.